

## Research Article

# How E-Learning and Growth Mindset Determine Workforce Agility

Raisa Christia Harumi<sup>1</sup>, Ika Suhartanti Darmo<sup>2^</sup>

<sup>1</sup> Management, Institut Teknologi dan Bisnis Kalbis, Jakarta, Indonesia

<sup>2</sup> Management Undergraduate Program, BINUS Business School, Jakarta, Indonesia

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## Abstract

The primary aim of this research project is to assess the degree to which e-learning and a growth mindset impact workforce agility within Insurance Company XYZ. A qualitative methodology was employed to accomplish this goal, which involved conducting interviews and making observations to gather data and insights on potential challenges. As part of the study, five employees from the company were interviewed by the research team. The results of the research revealed a combination of positive and negative effects. Specifically, the findings indicate that e-learning and a growth mindset have a concrete influence on employee agility. Consequently, it is strongly recommended that the company prioritize empowering, motivating, and supporting its employees to help them perform optimally and remain resilient in their work environment.

**Keywords:** E-learning, growth mindset, workforce agility

JEL Classification: M00, M50, M54

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Corresponding author: Ika Suhartanti Darmo ([ika.suhartanti@binus.ac.id](mailto:ika.suhartanti@binus.ac.id))



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## 1. Introduction

In the dynamic and ever-changing business landscape, companies and organizations must be able to forecast and prepare for any potential environmental shifts. Failure to do so can result in detrimental consequences, including the organization's downfall or being outrun by competitors. Sugandi (2013) explains that adaptation to environmental changes is crucial for organizations to maintain competitiveness and avoid failure. Therefore, companies must stay proactive in anticipating and adapting to the evolving business environment. In order to survive changes in the business environment, companies must create strategic responses. They recognize the crucial role of human resources in navigating these changes. Hence emphasizing the importance of companies being proactive in developing employee abilities to adapt to evolving circumstances.

Organizations increasingly turn to agile and sustainable practices in today's fast-paced business landscape to stay ahead of the competition. However, achieving agility and sustainability requires more than advanced technology and systems. It requires a fundamental shift in how organizations approach their workforce (Cyfert et al., 2022; Munteanu et al., 2020). Specifically, managers must recognize that employees are the key to achieving agility and flexibility. While technology can certainly play a role in implementing sustainable policies, the human element is ultimately responsible for driving success (Sherehiy et al., 2007). This situation means prioritizing human resources and ensuring employees have the skills and knowledge to thrive in an agile environment. Additionally, employee agility is the most significant factor in achieving a competitive advantage and ensuring long-term survival (Cyfert et al., 2022; Munteanu et al., 2020).

Organizations must focus on developing a continuous learning and improvement culture to achieve this level of employee agility (Alavi & Wahab, 2013). Hence, investing in training and development programs that help employees stay up-to-date with the latest industry trends and best practices. It also means providing opportunities for cross-functional collaboration and empowering employees to take ownership of their work. Ultimately, the success of any agile and sustainable organization depends on the people who make it up. By prioritizing human resources and fostering a culture of continuous learning and improvement, organizations can unlock their full potential and achieve sustainable success for years (Cyfert et al., 2022).

This research investigates ways to improve employees' agility through e-learning and developing a growth mindset. Workforce agility refers to an individual's ability to quickly and flexibly adapt to changes in their internal and external environment. There are several approaches that companies can take to encourage an agile mindset in their employees, including organizational learning and training, reward systems, employee engagement, teamwork, and information systems. Companies can proactively respond to dynamic and complex business environment changes by efficiently utilizing these methods. One effective way to implement learning programs is through e-learning. This distance learning process utilizes computer technology, commonly known as the internet. E-learning can help companies and individuals adapt to changes and take practical actions to create superior competitiveness.

From a personal perspective, employees must possess a growth mindset, as more than having good abilities alone will be necessary. Employees must be open to change and possess a flexible mindset if the organization wishes to be adaptable (Mangundjaya, 2018). It is about having quality abilities and the mindset to develop and grow continuously. A growth mindset believes that individuals' abilities can improve (Lee et al., 2020). Those with a growth mindset maintain a positive attitude towards failures or mistakes, seeing them as opportunities to learn and grow in the future. A growth mindset is essential for individuals to persevere in achieving their goals and is equally important for employees in a company. Employees with a growth mindset will always continue to learn and strive to improve and enhance their skills and knowledge in the workplace.

In sum, this study provides new insights into efforts to increase employee agility through organizational and personal approaches. The study's results can provide new knowledge for practitioners in the field of HR management to improve personal agility capabilities and ultimately increase organizational agility in facing current competition.

## **2. Literature Review and Hypothesis**

### **E-Learning and Workforce Agility**

Dyer and Shafer (Cyfert et al., 2022) have identified three behaviors that are key to achieving workforce agility: First, proactive behavior involves individuals taking the initiative in seeking out opportunities for organizational success and devising new approaches to managing risks. Second, adaptive behavior involves working effectively in dynamic environments, seamlessly transitioning between roles, and engaging effortlessly with others. Third, generative behavior emphasizes the importance of continuous learning and training to develop a wide range of skills and the ability to work well in teams (Qin & Nembhard, 2015).

There are multiple reasons why e-learning can impact agility. Firstly, e-learning aims to overcome obstacles students and teachers face, such as limited time and location. With e-learning, students and educators can interact personally during the learning process without being physically present. This opinion means that the learning process can take place, even if they are in different locations or time zones. E-learning is designed to supplement traditional teaching methods, giving students the freedom to learn in a way that works best for them, with e-learning being just one of the available options (Cahyadi et al., 2021). However, those who engage in e-learning can benefit from additional knowledge and insights previously unavailable. Second, in today's workplace, learning is no longer limited to traditional methods such as textbooks and lectures. With the rise of technology, employees can access various e-learning materials through different platforms like desktop computers, laptops, cellular smartphones, and digital book readers and media players. These materials are designed to provide employees with the necessary work-related knowledge and skills (AL-Kasasbeh et al., 2016).

### **Growth Mindset and Workforce Agility**

A growth mindset is an empowering belief that an individual's innate abilities and psychological attributes are not fixed but can be nurtured and developed through consistent effort and practice, particularly in the face of challenges. A developmental mindset that fosters a sense of curiosity, resilience, and adaptability in individuals. This mindset is based on the understanding that one's essential qualities are not predetermined but can be acquired and refined through focused effort and dedication. According to Christiana and Sembiring (2017), this belief in the malleability of one's abilities and traits allows for continuous growth and development, regardless of one's initial talents or interests. Ultimately, a growth mindset encourages individuals to embrace challenges, persevere through setbacks, and celebrate personal and professional development progress (Chrisantiana & Sembiring, 2017). Workers who possess certain characteristics have the potential to become agile. These traits include a willingness to learn and develop oneself, the ability to solve problems, and a comfort level with change, new ideas, and new technologies. It is important to note that workers' agility depends on their level of knowledge, their orientation towards learning, and the activities that support the organization's goals (AL-Kasasbeh et al., 2016; Alavi & Wahab, 2013). Hence, the employee with a growth mindset believes that skills and abilities can be developed through learning and effort and can help individuals overcome challenges. This mindset acknowledges that one's potential can be achieved through a desire to succeed and continuous learning. For example, employees who participate in various training programs and seek to improve their skills can add value to their work and use their abilities.

### **3. Data and Method**

The subject of this study is an insurance services company based in South Jakarta with branches in over ten cities across Indonesia. XYZ Insurance Company was established in 2004 by the well-known Corpora Group in Indonesia and currently employs around 270 people nationwide. The company specializes in offering loss insurance products to individuals and corporations. It has gained a reputation as a trusted and leading insurance provider, supported by foreign and domestic reinsurance companies, insurance brokers, and leading banks. XYZ Insurance Company is committed to providing the best possible service to its customers. It has established a business branch based on Sharia principles. To maintain its reputation as a trusted insurance provider, the company focuses on delivering fast and comfortable service, whether directly to customers or through other related parties.

This study utilized an in-depth and comprehensive qualitative research method to explore an object or phenomenon in its natural setting. The researcher, who served as a critical instrument, collected data through field observations and interviews. The analysis of the collected data was descriptive, with the primary objective of gaining a deeper understanding of the meaning of the observed phenomena and drawing compelling conclusions. This research approach was deliberately chosen to enable the researchers to produce descriptive, rich, and detailed data about the object or phenomenon under investigation. The findings of this study are mainly focused on the researcher's interpretation of the impact of e-learning and growth mindset on workforce agility at XYZ Insurance Company. The study provides an in-depth understanding of how e-learning and a growth

mindset can improve the agility and adaptability of the workforce, which is a crucial aspect of organizational success in today's fast-paced and ever-changing business environment.

The research involved direct observations, which means observing the object directly at the event's location. This method allowed the researchers to study the object closely. Additionally, the researchers used non-participant observation methods-a non-participant observation- where the researcher remains independent and only observes. Therefore, the researchers only recorded relevant information. Non-participant observation involves only observing without direct participation. The researchers used this method to gather data on the impact of e-learning and growth mindset on workforce agility. When conducting qualitative data analysis, researchers use an inductive approach. This statement means that they do not begin with a theoretical deduction but instead start by examining empirical facts. Researchers conclude and interpret their findings by studying and analyzing phenomena in the field. Once they have gathered data, researchers must analyze it to uncover meaningful insights that can be used as research results.

## 4. Results and Discussion

### 4.1. E-learning and How it Effect Agility

During the interviews, individuals shared their knowledge and experiences with e-learning, including its implementation within their company. Many expressed positive feedback about the benefits of the e-learning program. The interviews covered various topics such as technological skills, innovation, psychology, sociology, content, IT infrastructure, finance, training, and policy.

#### *Technological Skill*

In today's technologically advanced era, many people have become proficient in using the internet and other devices. As a result, organizations like XYZ Insurance Company have embraced technology to stay ahead in today's increasingly sophisticated world. One of the ways that XYZ Insurance Company uses technology is by implementing e-learning programs that are both effective and efficient. Accessing e-learning is simple and does not require any special skills. Moreover, e-learning is easily accessible anywhere and anytime, which is a significant advantage. According to Interviewee 1, the benefit of e-learning is that it can be done anywhere and anytime and also provides incentives. Interviewee 2 agrees that e-learning is advantageous because it is accessible through the website, eliminating the need to carry books around. With e-learning, people can learn at their convenience, using their cell phones, tablets, or laptops. In today's technologically advanced era, many people have become proficient in using the internet and other devices. As a result, organizations like XYZ Insurance Company have embraced technology to stay ahead in today's increasingly sophisticated world. One of the ways that XYZ Insurance Company uses technology is by implementing e-learning programs that are both effective and efficient. Accessing e-learning is simple and does not require any special skills.

Moreover, e-learning is easily accessible anywhere and anytime, which is a significant advantage. According to Interviewee 1, the benefit of e-learning is that it can be done anywhere and anytime and also provides incentives. Interviewee 2 agrees that e-learning is advantageous because it is accessible through the website, eliminating the need to carry books around. With e-learning, people can learn at their convenience, using their cell phones, tablets, or laptops. Interviewee 4 stated that e-learning can refresh knowledge while increasing creativity and innovation. Another benefit mentioned was the flexibility of participating in e-learning from any location and at any time. Interviewee 5 also expressed appreciation for the ability to engage in e-learning at any time and from any location.

During the interviews, all participants agreed that e-learning offers several benefits, such as accessibility from anywhere and anytime. This feature allows for greater flexibility, as employees can engage in e-learning outside regular office hours. Furthermore, researchers at XYZ Insurance Company have observed that all employees have experienced the advantages of e-learning. Specifically, employees can complete e-learning tasks at home or during their leisure time, reducing the need to do so during working hours.



*Innovation*

In order to improve their abilities and insight, employees must engage in self-development while at work. This improvement will allow them to provide superior value to their employer. Companies like XYZ Insurance Company offer various learning programs and training opportunities for employees to take advantage of. The implementation of e-learning at XYZ Insurance Company provides an excellent opportunity for employees to develop themselves. This can positively impact employees' desire to learn and increase their knowledge and abilities, ultimately benefiting their work. The speakers express the following opinions:

During interviews, several individuals expressed their strong desire to learn and upgrade their knowledge. One interviewee mentioned that learning is driven by curiosity, while another was more specifically interested in HR. Science was cited as a field that is constantly changing and, therefore, requires ongoing learning. Another interviewee said they enjoy learning new things and see it as necessary. In the insurance industry, there is a need to keep up with the dynamic and developing field, and e-learning is seen as a beneficial tool for knowledge enhancement.

All five interviewees strongly desired to learn, particularly in insurance science. They believe continuously acquiring knowledge in insurance and related fields is essential due to ongoing developments. However, researchers at XYZ Insurance Company have observed that some employees view e-learning as a mere formality or obligation imposed by the company. In contrast, others see it as an opportunity to learn more about insurance.

*Psychology*

Psychology is a scientific study of individual behavior, feelings, and actions that cannot be separated from their environment. Similarly, employees' emotions and behaviors cannot be separated from their work environment. Every employee experiences conflicting feelings and changes in activities related to work. This is true for employees at XYZ Insurance Company who implemented e-learning. This study examines the conflicting feelings and changes in activities experienced by employees during e-learning implementation. According to the interviewees, Interviewee 3 stated that it is challenging to divide time between e-learning and office work, making it difficult to find the right time to work on it.

Nevertheless, they manage to work from home when they come back from work or during the weekends. Similarly, Interviewee 5 said they often work outside their work hours, usually on the weekends. It is challenging to manage the time for e-learning during weekdays as they are afraid of being overwhelmed by their work.

During interviews, two participants shared their struggles managing time between completing e-learning tasks and their office work. As a result, resource persons who should be working on e-learning during office hours have to work outside of those hours due to difficulties in dividing their time. Additionally, one participant felt pressured by the e-learning punishment policy, which cuts team incentives if they do not complete the work or receive unsatisfactory grades. This policy caused the participant to feel anxious about being blamed by the team and impacted their overall incentives. However, two other participants did not share their psychological experiences related to e-learning. However, the researcher observed that they were annoyed due to the excessive number of questions in the e-learning program. From the researcher's observations, employees at XYZ Insurance Company tend to work on e-learning tasks when deadlines are approaching. They also expressed frustration when the e-learning website experienced technical difficulties.

*Sociology*

The field of Sociology is dedicated to examining the social interactions between individuals, groups, and organizations. Such socialization is integral to a productive work environment, as employees regularly engage in meetings and discussions to generate innovative ideas and opinions. This is also true for XYZ Insurance Company, which has implemented e-learning. Researchers are currently investigating how this technology impacts the social lives of the interviewees in their work environment. Interviewee 1 noted, "We used to ask each other questions and exchange answers."

Interviewee 4 added, "Yes, we ask each other questions and provide answers to complete tasks quickly." Interviewee 3 shared, "I have several tough questions and usually need a companion. For instance, I ask the underwriter for a more detailed explanation when dealing with underwriting material since they are the expert." Interviewee 5 expressed the downside of this approach, stating, "It is frustrating when there are things or terms we do not understand, and there are no colleagues available to ask, so we have to be independent." Interviewee 2 emphasized the benefits of working with colleagues: "It is like taking a test together when you work with friends in the office."

During the implementation of e-learning, Resource Persons 1 and 4 engaged in question-and-answer sessions and exchanged opinions with colleagues to complete the coursework quickly. Meanwhile, Interviewees 3 and 5 had different experiences. They asked other colleagues for help understanding material relevant to their field. For example, Interviewee 3 asked an Underwriter to explain Underwriting material. Interviewee 2, on the other hand, made an appointment to work on e-learning with colleagues to exchange thoughts and opinions about the coursework. These experiences demonstrate that e-learning can create closer relationships between colleagues by exchanging ideas and thoughts about the material. Researchers at XYZ Insurance Company observed similar employee behavior, especially as the e-learning deadline approached. Employees exchanged answers and opinions to complete the coursework quickly before the deadline.

#### *Content and IT Infrastructure*

E-learning is a program for online learning related to content such as materials and web design. This article will focus on the materials provided in e-learning. The HRD team uploads various types of material tailored to the work area of a specific department or division or general material. For instance, marketing teams can access specific materials like Strategic Sales and Creativity for Selling. The materials are designed to increase employee knowledge and improve the quality of work in their respective fields. Opinions from the interviewees regarding the materials in e-learning varied. Interviewee 1 thinks the materials must meet their needs, while Interviewee 2 believes it does not affect them. Interviewee 3 thinks that the general material is sufficient but needs field-specific material. Interviewee 4 thinks the materials are sufficient and can be used in their work, depending on their boss's decision. Interviewee 5 believes the material needs to be updated with current information, like AAMAI. Three sources think that the material provided in e-learning needs to meet their needs. However, Interviewees 1 and 3 think that insurance-related materials are enough. Interviewees 4 and 5 think that the e-learning material meets their work needs and is helpful. However, person 5 hopes the material can be continuously updated with current and relevant information.

At XYZ Insurance Company, e-learning is a program that enables employees to learn through the internet. This type of learning is closely linked to platforms, internet networks, and other technological devices, as they are necessary for its implementation. Employees can access the e-learning website through their devices. However, technology may sometimes be vulnerable to various damage or errors. According to interviews with informants, e-learning websites often experience errors or downtime. All five resource persons share the same opinion and have experienced that downtime can disrupt employee productivity. Interviewee 4 reported that the work's progress could have been saved, and they had to start over again. Researchers observed that all XYZ Insurance Company employees experienced these obstacles, including those at the head and branch offices. In such situations, employees at the head office contact the HRD team. In contrast, employees at branch offices confirm with the HRD team if the e-learning website is down. As the e-learning implementation and management team, the HRD team immediately responds to find out the cause of the website being down.

#### **4.2. Interviewees' Perceptions Regarding Growth Mindset**

During the interview, the speakers discussed their understanding and experiences with a growth mindset. They explained that individuals with a growth mindset believe that abilities can be developed through training, embracing challenges, facing failure without fear, and using criticism as a tool for learning. Individuals need to recognize their potential in order to understand their abilities. There are varying opinions on where abilities come from, with some believing it is

hereditary. In contrast, others believe it is acquired through frequent training. The speakers shared their opinions on this matter.

During a recent interview, five individuals were asked to share their thoughts on whether intelligence and abilities are innate or can be acquired through practice and training. All five speakers agreed that while genetics may play a role, frequent study and training can significantly contribute to developing intelligence and talent.

One of the speakers offered a personal anecdote, sharing that their spouse, who they do not believe was naturally gifted in intelligence, has been able to improve their skills through diligence and practice. This example highlighted the power of hard work and dedication in achieving success. Another speaker added that while some individuals may possess a natural gift for particular abilities, continuously improving and sharpening those skills is still essential. This sentiment was echoed throughout the group, with all speakers emphasizing the importance of ongoing effort and dedication in developing intelligence and skills.

The group's consensus was that while innate intelligence and abilities may exist, they are not the sole determinants of success. Through consistent practice and dedication, one can excel and achieve their goals.

#### *Future Commitment and Optimism*

A forward and developing mindset shows that a person is focused on achieving something in the future. Achieving something is challenging and requires accepting all challenges and being serious about carrying out plans. Employees who want to progress must accept challenges to achieve their desired careers. The speakers' opinions regarding this matter are as follows: Interviewee 1 accepts challenges as part of their job. Interviewee 5 does not have a choice but to accept a new assignment. Interviewee 2 enjoys taking on challenges. Interviewee 3 accepts challenges and studies or asks for help if needed. Interviewee 4 likes accepting work challenges as something new to try. However, interviewees 1 and 5 consider challenges as job demands rather than self-development opportunities. Employees who experience transfer, rotation, or promotion are willing to accept the change as a challenge. However, employees who cannot accept the challenge will usually give up easily and resign. Accepting a challenge should be carried out seriously according to the plan to complete the project or work satisfactorily. However, Interviewee 3 has a different opinion.

Maintaining a confident attitude is crucial for personal growth and progress. It can serve as an indirect motivation for individuals to achieve success. However, some people, including XYZ Insurance Company employees, fear failure. During interviews, some mentioned fear of failing while working or pursuing goals. The interviewees expressed their thoughts on the matter, with one saying that even if they are afraid, they still try their best to succeed. Another interviewee shared that they changed jobs three times due to their willingness to take risks, even though it resulted in some failures. Meanwhile, some interviewees admitted that they fear failure but use it as motivation to anticipate and prevent it from happening.

It is usual for individuals to feel afraid of failure, but it should not hinder their progress. Instead, it should serve as a reminder to keep moving forward and take calculated risks. It is better to try and fail than not to try at all. Employees should avoid lacking confidence and strive to look towards the future to succeed.

Maintaining a positive attitude towards business outcomes is essential to being a successful employee. Even if an employee possesses the necessary skill set to complete assigned tasks, having a negative outlook on the business's outcome can undermine their efforts and render them futile. During the interviews, the participants emphasized the importance of having faith in their abilities and the outcome of their efforts. For instance, Interviewee 1 expressed their unwavering belief in their capacity to produce exceptional results despite facing various challenges. Similarly, Interviewee 2 shared their experience completing their thesis despite not considering themselves particularly intelligent. Interviewee 3 highlighted the significance of persistence and mentioned

how working while others were on holiday paid off in the end. Lastly, Interviewee 4 discussed how their efforts to increase profits for their fish pond business by selling food and drinks were successful. All interviewees unanimously agreed that hard work and dedication are never in vain and can ultimately lead to positive outcomes. Therefore, maintaining a positive attitude and having confidence in one's abilities is essential to being a successful employee.

#### *Learn from Criticism*

The journey is always challenging when striving for success, as many obstacles can arise. One of these obstacles is criticism. However, accepting criticism is not always easy, as it can negatively impact one's confidence. Nevertheless, criticism can also serve as a valuable tool for growth and self-improvement. This holds for employees at XYZ Insurance Company, who often receive feedback on their job performance. Although some criticism can be unsatisfactory, it is still used as a lesson for the future.

In interviews with five employees, they shared their perspectives on accepting criticism. Interviewee 1 stated that they accept constructive criticism and use it to improve themselves but ignore negative criticism. Interviewee 2 often receives negative feedback about their work. However, they still accept it as a means of learning and improving their work in the future. Interviewee 3 believes that criticism is necessary for personal growth and improvement. Interviewee 4 likened criticism to the unpleasant smell of a fart in that it is better to avoid it in the future once it has been pointed out. Interviewee 5 is open to criticism but sorts through it to determine what is fair and beneficial for future improvement. Ultimately, the interviewees agreed that accepting criticism is essential for growth and self-improvement. It is important to distinguish between constructive criticism and criticism meant to bring someone down. Constructive criticism should be accepted and reflected upon, while negative criticism should be ignored and forgotten. By using criticism as a tool for growth, employees can continue to improve and succeed in their roles.

### **4.3. Perceptions Regarding Workforce Agility**

The respondents shared their insights on workforce agility, specifically on being proactive, adaptive, and resilient. Proactiveness, pertains to taking the initiative to improve the work environment or create a better one within the organization. Employees who exhibit proactiveness tend to share their ideas and opinions to foster a more effective and efficient work environment. Such an attitude is crucial in helping companies thrive in today's competitive landscape. During the interview, the five employees from XYZ Insurance Company revealed that they take the initiative in their work, such as providing suggestions to their superiors and working on e-learning during their free time, to contribute to the company's progress and development. Researchers also observed that many employees in the company take the initiative to work on e-learning during their free time and even ask for an extension to complete it. This observation shows their proactive attitude towards work and willingness to take opportunities for better change.

#### *Proactive*

All five respondents indicated their willingness to utilize current opportunities for change. This requires employees' active attitude and support towards management decisions that aim to improve the company. It is expected that changes made by the company are geared towards progress and staying caught up in the times. Additionally, employees should seize these opportunities for personal and professional development.

#### *Adaptive*

Rahayu (2010) defines *adaptiveness* as a person's ability to conform to standard environmental norms or regulations. Employees who possess adaptiveness at work are willing to accept and adapt to changes in management. Such an attitude is crucial for employees to implement changes that occur in the company's environment quickly. All five interviewees expressed their willingness to accept change. Changes are inevitable in the workplace, and employees must continue to support them. The changes made by the company are positive for both the company and its employees. When a company is established, it has a goal it wants to achieve, such as becoming more advanced and competitive in today's



industrial world. However, implementing new changes means that only some processes will run smoothly. It is common for employees to find it challenging to deal with these changes, as reported by several sources who work at XYZ Insurance.

During the interviews, it was revealed that Interviewees 1 and 5 faced difficulties adapting to new changes. However, they make a diligent effort to learn and adjust, which helps them overcome these challenges over time. On the other hand, Interviewees 2, 3, and 4 could adapt to changes more quickly. Employees need to be willing to learn through e-learning or ask colleagues or superiors for assistance. This learning will enable them to adapt to changes more effectively over time.

## 5. Discussion

In the competitive world of work, companies and employees are constantly striving to outdo each other. This is because a company's success heavily depends on its human resources. Human resources play a crucial role in strategizing, planning, and implementing initiatives that enable companies to thrive in the competitive industrial landscape. Therefore, it is essential to have a flexible attitude to break down barriers and adapt to changing business needs to achieve progress. Companies should provide their employees opportunities to develop their skills and knowledge, which is vital for their growth and success. To this end, XYZ Insurance Company offers an e-learning program that uses online media to enhance learning and development. This program is designed to be effective and efficient. It saves companies from spending large sums of money on training and development.

According to research conducted at XYZ Insurance Company, implementing e-learning had both benefits and impacts. Regarding technological skills, using technology as a medium for e-learning provided numerous advantages. E-learning was easily accessible anytime and anywhere, so resource persons could not access it from the office or during regular office hours. This adaptation to the current era of technological progress showed that the company was utilizing technology for its benefit. Moreover, employees were increasingly able to understand and improve their abilities in using technology. In terms of innovation, the desire of interviewees to develop themselves motivated them to learn through e-learning. This attitude of wanting to learn and develop oneself showed that employees were driven to learn about insurance science or other sciences. This attitude is vital, especially in the face of current industrial changes. Employees must have insight or knowledge regarding current industrial phenomena to help the company by providing ideas or opinions in maintaining and developing the company. However, in the psychological dimension, employees at XYZ Insurance Company faced challenges related to their feelings or behavior related to implementing e-learning. They often found it challenging to manage their time between working on e-learning and doing office work. Sometimes, employees postpone e-learning because they fear piling up office work assignments, leading them to do e-learning outside regular office hours. This disrupted the activities of employees, who should be able to rest on holidays. However, because they had to work on e-learning, they did not have time to rest.

In addition, research has identified several psychological phenomena related to the implementation of e-learning at XYZ Insurance Company. Some employees reported feeling depressed when working on e-learning, fearing their performance would affect team incentives and potentially result in blame from their colleagues, suggesting that e-learning can impact employees' emotions and behavior. On the other hand, researchers also found that e-learning can facilitate social interaction between colleagues. Employees often ask each other for help or clarification on the material and sometimes even plan to work on e-learning together during breaks or after work. This indicates that e-learning can foster closer relationships among colleagues. However, there are still some limitations to the content provided by e-learning, as some employees feel that the materials do not fully meet their work-related needs. Nevertheless, employees generally appreciate the insurance-related content as it helps to broaden their knowledge in this area.

One issue with e-learning is that too many questions are often presented, which can overwhelm employees busy with office work. Additionally, employees may need help with language or

terminology that could be more familiar, which can hinder their progress. However, employees proactively seek help from colleagues when they encounter difficulties. Another concern is that some employees find e-learning content unengaging and text-heavy, suggesting that incorporating visuals could make it more interesting. Regarding IT infrastructure, there have been issues with e-learning websites crashing and causing employees to lose their work. However, the HRD team has quickly addressed these problems and found solutions.

Regarding financial incentives for completing e-learning, some employees feel that the amount offered needs to be increased, given the effort required. However, some appreciate any incentives provided by the company. Some argue that incentives are unnecessary as the primary goal of e-learning is self-improvement and that offering incentives could shift employees' motivations away from learning for its own sake.

At XYZ Insurance Company, e-learning is used to train employees. The HRD team uploads material and questions for employees to answer. Some employees find this method less effective, while others think it is effective. Some employees also dislike the video format of the material as it requires more effort to pay attention. Regarding policy, researchers only discuss the punishment for not completing e-learning on time or not achieving the minimum score. The punishment is reducing team incentives, which some employees find unfair to those who completed the e-learning on time and received satisfactory grades. A growth mindset is essential, as it believes in developing and training skills and abilities. Individuals with a growth mindset will continue to learn, ask questions, accept challenges, and embrace failure and criticism as opportunities to improve. This mindset is crucial for employees who want to achieve career success and continuously gain new skills and knowledge. Employees at XYZ Insurance Company have recognized that abilities can be obtained through frequent training and practice. These abilities are not solely based on genetic factors but can be honed and improved through diligence. Some believe that abilities are also a "gift" from God. This belief shows that employees are committed to improving their abilities and becoming competitive in the current job market.

During the evaluation process, the researcher made it a point to assess the interviewees' approach to challenges and their level of commitment toward the company's plans. After a thorough study of the five interviewees, it was observed that four of them viewed the challenges presented to them as mere job requirements rather than opportunities for personal growth. Such an attitude does not bode well for an employee as it indicates a lack of interest in improving their skills and knowledge.

However, one of the interviewees stood out with their approach towards challenges. They viewed them as chances to grow professionally and not just as job requirements. This attitude is crucial for employees to remain motivated and prepared for new challenges. It is imperative to approach challenges with seriousness and dedication to achieve satisfactory results. It was noted that four of the five interviewees displayed a serious and committed attitude towards new projects and work systems, reflecting their dedication and loyalty towards the company's future success. However, it is essential to mention that one of the interviewees would only take on a challenge if they had the enthusiasm and motivation to do so. Such an approach is not recommended for employees of XYZ Insurance Company as it could lead to incomplete work and a lack of commitment.

The mindset of always striving for personal development is closely linked to having a self-assured and forward-thinking approach. This outlook is essential in the workplace as it enables employees to remain motivated and not give up easily when faced with challenges. However, during an interview, it was revealed that one individual feared encountering failure in their work. Despite this fear, they did not view it as a hindrance but instead used it to prepare and prevent potential setbacks. In addition, when employees encounter difficult or seemingly hopeless situations, it can be challenging to remain focused and optimistic. Such an attitude must be avoided in the workplace. Research has shown that having a mentor or guide can benefit those struggling to maintain a forward-looking attitude. This highlights the importance of companies protecting and guiding their employees to maintain motivation and prevent them from giving up easily.

Moreover, when employees accept a challenge and adopt an optimistic outlook, they must also prepare themselves for the possibility of unsatisfactory results. It is crucial for employees to maintain a positive perspective and believe that their efforts will not go to waste. According to the research, all five interviewees believed their efforts would yield positive results. Such an attitude is necessary for employees to persevere under work pressure and not give up easily. In the workplace, employees are likely to receive criticism regarding their work from superiors, subordinates, or colleagues. One of the interviewees frequently received negative feedback on their work, which could adversely impact their performance. However, the individual used this criticism constructively to improve their future performance. The other four interviewees also demonstrated a similar mindset when receiving criticism. They would assess the type of criticism and determine which ones benefited their development. If the feedback were derogatory, they would disregard it. Such an approach to criticism is essential for every employee. Constructive criticism can be a valuable lesson for the future, enabling employees to enhance their performance at work.

Workforce agility refers to an individual's capacity to react and adapt to environmental changes. It is also commonly known as work agility. Agile individuals exhibit proactive, adaptive, and resilient traits. Proactivity is demonstrated by taking initiative and seizing opportunities for positive change. Such an attitude shows a willingness to make meaningful contributions to the company. In an interview, the interviewee stated that they always take the initiative by providing ideas or opinions that superiors consider, working on e-learning, and innovating to generate new ideas. The interviewee also mentioned that they readily take advantage of opportunities for change. This positive trait can help management make decisions that promote progress and development while enabling employees to explore their potential.

Adaptability is another essential trait of workforce agility. It refers to one's willingness to accept and adjust to internal and external changes, such as changes in technology, government regulations, mutations, promotions, organizational structure, or work systems. The interviewees indicated they were open to such changes as they recognized them as management decisions that helped the company adapt to the evolving business environment. The company also offers e-learning opportunities to empower employees to survive amidst the occurring changes. Though change may initially be challenging for some employees, they can adapt and thrive with time and learning.

*Resilience* is a trait demonstrated by an individual's ability to persevere through changes. Interviewees shared that they survived changes by continually learning, improving their skills, innovating at work, and taking an active role in the company. By doing so, employees can stay up-to-date with the latest information or knowledge and enhance their ability to work effectively amidst changes. However, it is essential to remember that giving up is not an option for work.

#### **4.4. Implications**

After analyzing the research results, several managerial implications can be drawn. Firstly, regarding the e-learning variable, the study found that employees face psychological challenges while managing their time between e-learning and office work. They also feel pressure as the results of e-learning affect team incentives. These challenges can impact employees' activities and feelings while working on e-learning. To overcome this, XYZ Insurance Company can help by reminding employees to pay attention to e-learning work during their free time or when their office work is less demanding.

Additionally, leaders should support and encourage employees to avoid feeling overwhelmed while working on e-learning. Secondly, the study highlights several issues related to the content dimension of e-learning, such as the materials needed to meet employees' work needs, excessive questions, complex language or terms, and uninteresting content. While the researchers acknowledge that the company has put considerable thought into the e-learning content, gathering employee feedback can be beneficial. To address these issues, XYZ Insurance Company can select and study suitable materials for employees, reduce or eliminate unnecessary questions, and clarify any problematic terms in the presentation materials. To make e-learning more engaging, companies

can also innovate by changing website themes or colors to maintain employees' interest and motivation.

Third, this study has identified issues with the financial and policy aspects of e-learning. The lack of adequate incentives and disagreements regarding the punishment of cutting team incentives for failure to complete e-learning on time or achieve a specific score are closely related issues. The company budget has been considered for incentive provision, but researchers suggest reviewing the amount of incentives provided. The punishment of cutting incentives can motivate employees to complete e-learning promptly and remind their colleagues to do the same. However, it is necessary to reconsider this approach as some employees feel disadvantaged or mistreated. In the IT infrastructure dimension, the e-learning website frequently experiences downtime due to high traffic, resulting in lost work. XYZ Insurance Company should enhance the website's capacity to address this issue.

Finally, the present study discovered that employees with a growth mindset struggle to view challenges as opportunities for personal development and are often afraid of failure. As a result, their self-confidence in achieving success may need to improve. To address this issue, leadership at XYZ Insurance Company can provide motivational support to encourage their employees to embrace opportunities for self-improvement and persevere through challenges. The company can also recognize and reward employees who successfully navigate change, inspiring others to do the same. Regarding workforce agility, the study found that employees often struggle to adapt to change. XYZ Insurance Company can help employees prepare for change by providing training and support and creating opportunities for employees to express their opinions and take action. Involving employees in decision-making processes and providing motivation can also foster a robust and agile attitude among staff during times of change.

## 6. Conclusion

In this study, three significant findings were discovered. Firstly, employees benefit from e-learning as it enables them to gain new knowledge on insurance and general topics. This knowledge increases their knowledge and enhances their abilities in their respective fields. The insights and abilities gained can help employees provide ideas and opinions for the company's progress. Additionally, e-learning helps employees break down barriers at work and survive in today's competitive world. This highlights the importance of e-learning in improving employee agility at XYZ Insurance Company. Secondly, individuals with a growth mindset are willing to accept work challenges and face failure and criticism. The interviewees at XYZ Insurance Company exhibited these attitudes, which are essential in today's competitive environment. A growth mindset can provide motivation and moral support for employees to improvise and actively survive in today's industrial competition. Thirdly, employees must be able to implement their knowledge and insights to contribute to the company's success. The knowledge gained through e-learning can broaden employees' insights, and with a growth mindset, employees can confidently provide ideas and opinions to create adaptive, responsive, and effective management. Therefore, e-learning and a growth mindset influence workforce agility at XYZ Insurance Company.

## Limitations

The researchers encountered some limitations in this study. The findings of this research are specific to only one company, the XYZ Insurance Company. They may not apply to other companies. This is because different companies may display varying levels of agility phenomena. The research was also restricted by time constraints and difficulties finding data from external sources due to the COVID-19 pandemic. Future studies could use descriptive interview methods and field research to gather further insights to obtain employee information. Researchers can also expand on the existing variables or consider new ones to understand better the factors affecting employee workforce agility.



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No potential competing interest was reported by the authors.